

## CLAIMS

What is claimed is:

- 1 1. A method for surrogate control of electronic commerce transactions, comprising:
- 2 funding at least one surrogate account in a surrogate electronic system;
- 3 accessing at least one electronic commerce system through the surrogate electronic system;
- 4 selecting at least one item for purchase from the at least one electronic commerce system;
- 5 selecting at least one credit account in the surrogate electronic system;
- 6 determining an amount due to complete at least one purchase transaction on the at least one
- 7 electronic commerce system;
- 8 transferring funds equal to the amount due from the at least one surrogate account to the at least one
- 9 credit account; and
- 10 executing the at least one purchase transaction using the at least one credit account.
- 1 2. The method of claim 1, further comprising performing fraud detection on at least one fund
- 2 source.
- 1 3. The method of claim 1, wherein funding comprises placing funds in the at least one surrogate
- 2 account from at least one fund source, wherein the at least one fund source includes at least one fund
- 3 source selected from a group consisting of credit cards, checks, money orders, gift certificates,
- 4 incentives, online electronic currency, Automatic Teller Machines, and stored value cards.

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1 4. The method of claim 3, wherein funding using online electronic currency comprises:  
2 determining a plurality of online electronic currency balances in a plurality of accounts;  
3 aggregating an amount of online electronic currency from the plurality of accounts.

1 5. The method of claim 1, wherein accessing is transparent.

1 6. The method of claim 1, further comprising:  
2 compiling records of purchase transactions completed through the surrogate electronic  
3 system;  
4 presenting at least one list of merchants rank ordered according to the compiled records.

1 7. The method of claim 1, further comprising controlling information provided through the  
2 surrogate electronic system from the at least one electronic commerce system.

1 8. The method of claim 7, wherein the controlling comprises:  
2 monitoring data streams;  
3 performing pattern recognition on data streams transferred from the at least one electronic  
4 commerce system;  
5 determining content of the data streams;  
6 controlling information provided from the at least one electronic commerce system in  
7 response to the content.

1 9. The method of claim 8, wherein controlling includes at least one operation selected from a  
2 group consisting of inserting additional information into the data stream, substituting information in  
3 the data stream, filtering information in the data stream, and removing information from the data  
4 stream.

1 10. The method of claim 7, wherein the controlling comprises:

2 assigning a surrogate electronic mail address to a user that is mapped to an actual electronic  
3 mail address of the user;

4 providing the surrogate electronic mail address to the at least one electronic commerce  
5 system in response to requests for the actual electronic mail address;

6 filtering and categorizing electronic mail received from the at least one electronic commerce  
7 system, wherein sensitive information of the surrogate electronic system is removed; and

8 forwarding the filtered electronic mail to the actual electronic mail address of the user.

1 11. The method of claim 1, further comprising reconciling transactions for the at least one credit  
2 account, wherein reconciling includes:

3 maintaining a surrogate system ledger including at least one balance for the at least one  
4 surrogate account and at least one corresponding purchase transaction record;

5 periodically receiving a credit account statement ledger including purchase transactions  
6 resulting in a change in the at least one balance; and

7 using the credit account statement ledger to adjust the surrogate system ledger.

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1 12. The method of claim 1, wherein determining an amount due to complete at least one  
2 purchase transaction comprises:

- 3 determining a total amount due to complete the at least one purchase transaction;
- 4 determining a value of applicable credits selected from a group consisting of coupons, merchant
- 5 incentives, and surrogate system incentives; and
- 6 subtracting the value of applicable credits from the total amount due to get the amount due.

1 13. The method of claim 1, wherein selecting at least one credit account includes determining if  
2 the available credit of the at least one credit account is sufficient to cover a purchase amount of the  
3 at least one purchase transaction.

1 14. The method of claim 1, wherein transferring funds comprises:

- 2 determining if a balance of the at least one surrogate account is enough to cover the amount
- 3 due; and
- 4 increasing the balance of the at least one surrogate account if the balance is not enough, the
- 5 increasing including receiving and aggregating funds from a plurality of fund sources.

1 15. A system for surrogate control of electronic commerce transactions, comprising:

- 2 a surrogate web site coupled among at least one client computer, at least one financial
- 3 system, and at least one database including at least one user account, wherein the at least one user
- 4 account is funded by a user with at least one user funding source;

5 at least one proxy server coupled among the at least one database, the at least one client  
6 computer, and at least one electronic merchant system, wherein at least one purchase transaction is  
7 supported on the at least one client browser and the at least one electronic merchant system through  
8 the at least one proxy server, wherein payment for the at least one purchase transaction is funded  
9 using a surrogate funding source loaded with funds from the at least one user account.

16. The system of claim 15, further comprising at least one fraud detection device for performing  
fraud detection scoring on the at least one user funding source and information associated with the  
user.

17. The system of claim 15, wherein the at least one user account is funded by placing funds in  
the at least one user account from the at least one user funding source, wherein the at least one user  
funding source includes at least one funding source selected from a group consisting of credit cards,  
checks, money orders, gift certificates, incentives, online electronic currency, Automatic Teller  
Machines, and stored value cards.

18. The system of claim 17, wherein funding using online electronic currency comprises:  
determining a plurality of online electronic currency balances in a plurality of accounts at a  
plurality of locations on at least one network;  
aggregating an amount of online electronic currency from the plurality of accounts.

19. The system of claim 15, wherein the at least one proxy server:

2 compiles records of purchase transactions completed through the system;  
3 presents to the user at least one list of electronic merchant systems rank ordered according to  
4 the compiled records.

1 20. The system of claim 15, wherein the at least one proxy server controls information provided  
2 through the surrogate web site from the at least one electronic merchant system, wherein the at least  
3 one proxy server includes at least one shopping proxy server and at least one email proxy server.

1 21. The system of claim 20, wherein the controlling comprises:  
2 monitoring data streams;  
3 performing pattern recognition on data streams transferred from the at least one electronic  
4 merchant system;  
5 determining content of the data streams;  
6 controlling information provided to the at least one client browser from the at least one  
7 electronic merchant system in response to the content.

1 22. The system of claim 21, wherein controlling includes at least one operation selected from a  
2 group consisting of inserting additional information into the data stream, substituting information in  
3 the data stream, filtering information in the data stream, and removing information from the data  
4 stream.

1 23. The system of claim 20, wherein the controlling comprises:

2 assigning a surrogate electronic mail address to the user that is mapped to an actual electronic  
3 mail address of the user;

4 providing the surrogate electronic mail address to the at least one electronic merchant system  
5 in response to requests for the actual electronic mail address;

6 filtering and categorizing electronic mail received from the at least one electronic merchant  
7 system, wherein sensitive information of the system for surrogate control is removed; and

8 forwarding the filtered electronic mail to the actual electronic mail address of the user.

1 24. The system of claim 15, wherein the at least one proxy server reconciles transactions for the  
2 at least one user account, wherein reconciling includes:

3 maintaining a surrogate system ledger including at least one balance for the at least one user  
4 account and at least one corresponding purchase transaction record;

5 periodically receiving a credit account statement ledger including purchase transactions  
6 resulting in a change in the at least one balance; and

7 using the credit account statement ledger to adjust the surrogate system ledger.

1 25. The system of claim 15, wherein the at least one proxy server determines an amount due to  
2 complete the at least one purchase transaction by:

3 determining a total amount due to complete the at least one purchase transaction;

4 determining a value of applicable credits selected from a group consisting of coupons, merchant  
5 incentives, and surrogate system incentives; and

6 subtracting the value of applicable credits from the total amount due to get the amount due.

1 26. The system of claim 15, wherein payment for the at least one purchase includes determining  
2 if the available credit of the surrogate funding source is sufficient to cover a purchase amount of the  
3 at least one purchase transaction.

1 27. The system of claim 15, wherein payment for the at least one purchase transaction comprises:  
2 determining if a balance of the at least one user account is enough to cover the amount due;  
3 and  
4 increasing the balance of the at least one user account if the balance is not enough, the  
5 increasing including receiving and aggregating funds from a plurality of fund sources.

1 28. A device for controlling electronic commerce transactions, comprising at least one surrogate  
2 processing system including a database coupled among at least one client computer and at least one  
3 electronic merchant system and a surrogate web site and at least one financial system and at least  
4 one transparent proxy server, wherein the at least one surrogate processing system is configured to:  
5 fund at least one surrogate account in the database;  
6 access the at least one electronic merchant system to allow selection of items for purchase  
7 from the at least one electronic merchant system using the at least one client computer;  
8 select at least one surrogate credit account;  
9 determine an amount due to complete at least one purchase transaction on the at least one  
10 electronic merchant system;



11 transfer funds equal to the amount due from the at least one surrogate account to the at least  
12 one surrogate credit account; and

13 execute the at least one purchase transaction using the at least one surrogate credit account.

1 29. The device of claim 28, wherein the at least one surrogate processing system is further  
2 configured to perform fraud detection scoring on at least one fund source.

30. The device of claim 28, wherein funding comprises placing funds in the at least one surrogate  
account from at least one fund source, wherein the at least one fund source includes at least one fund  
source selected from a group consisting of credit cards, checks, money orders, gift certificates,  
incentives, online electronic currency, Automatic Teller Machines, and stored value cards.

31. The device of claim 30, wherein funding using online electronic currency comprises:  
determining a plurality of online electronic currency balances in a plurality of accounts at a  
plurality of locations on at least one network;  
aggregating an amount of online electronic currency from the plurality of accounts.

32. The device of claim 28, wherein the at least one surrogate processing system is further  
configured to:  
compile records of purchase transactions completed through the surrogate electronic system;  
present to a user at least one list of merchants rank ordered according to the compiled  
records.

33. The device of claim 28, wherein the at least one surrogate processing system is further configured to control information provided through the surrogate electronic system from the at least one electronic commerce system using the at least one transparent proxy server, wherein the at least one transparent proxy server includes at least one shopping proxy server and at least one email proxy server.

34. The device of claim 33, wherein the control of information comprises:

- monitoring data streams;
- performing pattern recognition on data streams transferred from the at least one electronic commerce system;
- determining content of the data streams;
- controlling information provided to the at least one client computer from the at least one electronic commerce system in response to the content.

35. The device of claim 34, wherein controlling information includes at least one operation selected from a group consisting of inserting additional information into the data stream, substituting information in the data stream, filtering information in the data stream, and removing information from the data stream.

36. The device of claim 33, wherein the control of information comprises:

2 assigning a surrogate electronic mail address to a user that is mapped to an actual electronic  
3 mail address of the user;

4 providing the surrogate electronic mail address to the at least one electronic commerce  
5 system in response to requests for the actual electronic mail address;

6 filtering and categorizing electronic mail received from the at least one electronic commerce  
7 system, wherein sensitive information of the surrogate electronic system is removed; and

8 forwarding the filtered electronic mail to the actual electronic mail address of the user.

37. The device of claim 28, wherein the at least one surrogate processing system is further  
configured to reconcile transactions for the at least one credit account by:

maintaining a surrogate system ledger including at least one balance for the at least one  
surrogate account and at least one corresponding purchase transaction record;

periodically receiving a credit account statement ledger including purchase transactions  
resulting in a change in the at least one balance; and

using the credit account statement ledger to adjust the surrogate system ledger.

38. The device of claim 28, wherein determining an amount due to complete at least one  
purchase transaction comprises:

determining a total amount due to complete the at least one purchase transaction;

determining a value of applicable credits selected from a group consisting of coupons, merchant  
incentives, and surrogate system incentives; and

subtracting the value of applicable credits from the total amount due to get the amount due.

1 39. The device of claim 28, wherein selecting at least one surrogate credit account includes  
2 determining if the available credit of the at least one surrogate credit account is sufficient to cover a  
3 purchase amount of the at least one purchase transaction.

1 40. The device of claim 28, wherein transferring funds comprises:  
2 determining if a balance of the at least one surrogate credit account is enough to cover the  
3 amount due; and  
4 increasing the balance of the at least one surrogate credit account if the balance is not  
5 enough, the increasing including receiving and aggregating funds from a plurality of fund sources.

1 41. A computer readable medium containing executable instructions which, when executed in a  
2 processing system, causes the system to control electronic commerce transactions, the control  
3 comprising:  
4 funding at least one surrogate account in a surrogate electronic system;  
5 accessing at least one electronic commerce system through the surrogate electronic system;  
6 selecting at least one item for purchase from the at least one electronic commerce system;  
7 selecting at least one credit account in the surrogate electronic system;  
8 determining an amount due to complete at least one purchase transaction on the at least one  
9 electronic commerce system;  
10 transferring funds equal to the amount due from the at least one surrogate account to the at least one  
11 credit account; and

12           executing the at least one purchase transaction using the at least one credit account.

1   42.    The computer readable medium of claim 41, wherein funding comprises placing funds in the  
2   at least one surrogate account from at least one fund source, wherein the at least one fund source  
3   includes at least one fund source selected from a group consisting of credit cards, checks, money  
4   orders, gift certificates, incentives, online electronic currency, Automatic Teller Machines, and  
5   stored value cards, wherein funding using online electronic currency includes determining a plurality  
6   of online electronic currency balances in a plurality of accounts, and aggregating an amount of  
7   online electronic currency from the plurality of accounts.

1   43.    The computer readable medium of claim 41, wherein the control further comprises:  
2           compiling records of purchase transactions completed through the surrogate electronic  
3   system;  
4           presenting at least one list of merchants rank ordered according to the compiled records.

1   44.    The computer readable medium of claim 41, wherein the control further comprises  
2   controlling information provided through the surrogate electronic system from the at least one  
3   electronic commerce system.

1   45.    The computer readable medium of claim 44, wherein controlling information comprises:  
2           monitoring data streams;

performing pattern recognition on data streams transferred from the at least one electronic commerce system;

determining content of the data streams;

controlling information provided from the at least one electronic commerce system in response to the content.

46. The computer readable medium of claim 45, wherein controlling information includes at least one operation selected from a group consisting of inserting additional information into the data stream, substituting information in the data stream, filtering information in the data stream, and removing information from the data stream.

47. The computer readable medium of claim 44, wherein controlling information comprises:

assigning a surrogate electronic mail address to a user that is mapped to an actual electronic mail address of the user;

providing the surrogate electronic mail address to the at least one electronic commerce system in response to requests for the actual electronic mail address;

filtering and categorizing electronic mail received from the at least one electronic commerce system, wherein sensitive information of the surrogate electronic system is removed; and

forwarding the filtered electronic mail to the actual electronic mail address of the user.

48. The computer readable medium of claim 41, wherein the control further comprises reconciling transactions for the at least one credit account, wherein reconciling includes:

3 maintaining a surrogate system ledger including at least one balance for the at least one  
4 surrogate account and at least one corresponding purchase transaction record;

5 periodically receiving a credit account statement ledger including purchase transactions  
6 resulting in a change in the at least one balance; and

7 using the credit account statement ledger to adjust the surrogate system ledger.

1 49. An electromagnetic medium containing executable instructions which, when executed in a  
2 processing system, causes the system to control electronic commerce transactions, the control  
3 comprising:

4 funding at least one surrogate account in a surrogate electronic system;

5 accessing at least one electronic commerce system through the surrogate electronic system;

6 selecting at least one item for purchase from the at least one electronic commerce system;

7 selecting at least one credit account in the surrogate electronic system;

8 determining an amount due to complete at least one purchase transaction on the at least one  
9 electronic commerce system;

10 transferring funds equal to the amount due from the at least one surrogate account to the at least one  
11 credit account; and

12 executing the at least one purchase transaction using the at least one credit account.

1 50. The electromagnetic medium of claim 49, wherein funding comprises placing funds in the at  
2 least one surrogate account from at least one fund source, wherein the at least one fund source  
3 includes at least one fund source selected from a group consisting of credit cards, checks, money

orders, gift certificates, incentives, online electronic currency, Automatic Teller Machines, and stored value cards, wherein funding using online electronic currency includes determining a plurality of online electronic currency balances in a plurality of accounts, and aggregating an amount of online electronic currency from the plurality of accounts.

51. The electromagnetic medium of claim 49, wherein the control further comprises:  
compiling records of purchase transactions completed through the surrogate electronic system;  
presenting at least one list of merchants rank ordered according to the compiled records.

52. The electromagnetic medium of claim 49, wherein the control further comprises controlling information provided through the surrogate electronic system from the at least one electronic commerce system.

53. The electromagnetic medium of claim 52, wherein controlling information comprises:  
monitoring data streams;  
performing pattern recognition on data streams transferred from the at least one electronic commerce system;  
determining content of the data streams;  
controlling information provided from the at least one electronic commerce system in response to the content.



1 54. The electromagnetic medium of claim 53, wherein controlling information includes at least  
2 one operation selected from a group consisting of inserting additional information into the data  
3 stream, substituting information in the data stream, filtering information in the data stream, and  
4 removing information from the data stream.

1 55. The electromagnetic medium of claim 52, wherein controlling information comprises:  
2 assigning a surrogate electronic mail address to a user that is mapped to an actual electronic  
3 mail address of the user;  
4 providing the surrogate electronic mail address to the at least one electronic commerce  
5 system in response to requests for the actual electronic mail address;  
6 filtering and categorizing electronic mail received from the at least one electronic commerce  
7 system, wherein sensitive information of the surrogate electronic system is removed; and  
8 forwarding the filtered electronic mail to the actual electronic mail address of the user.

1 56. The electromagnetic medium of claim 49, wherein the control further comprises reconciling  
2 transactions for the at least one credit account, wherein reconciling includes:  
3 maintaining a surrogate system ledger including at least one balance for the at least one  
4 surrogate account and at least one corresponding purchase transaction record;  
5 periodically receiving a credit account statement ledger including purchase transactions  
6 resulting in a change in the at least one balance; and  
7 using the credit account statement ledger to adjust the surrogate system ledger.